

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nathan Tyler Guise  
Ashley L. Guise  
Debtors

Case No. 16-03836-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRadginsk  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 55

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

4833971 db/jdb #+Nathan Tyler Guise, Ashley L. Guise, 2918 Milky Way, Dover, PA 17315-4571  
4833971 +AR Resources, 1777 Sentry Pkwy. W, Blue Bell, PA 19422-2206  
4875165 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4833973 +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943  
4833975 CAC Financial Corp, 2601 NW Expressway, Suite 1000 East, Oklahoma city, OK 73112-7236  
4838890 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
4833978 +Department of Education Navient, po box 9635, po box 9500, wilkes barre, PA 18773-9500  
4833979 +Diana Hutchinson, 2956 smoketown rd, fayetteville, PA 17222-9742  
4833983 +Financial Recoveries, 200 E Park DR. Suite 100, Mount Laurel, NJ 08054-1297  
4833986 +Gettysburg Hospital Wellspan, 147 gettys st, gettysburg, PA 17325-2536  
4833988 +Hershey Medical Center, po box 854, mail code a410, hershey, PA 17033-0854  
4833990 M & T Bank, p.o box 62986, Baltimore, MD 21264-2986  
4845214 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,  
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430  
4834001 PSECU, 1 credit union place, po box 67012, harrisburg, PA 17106-7012  
4834007 +Trojan Professional Services, 4410 W Cerritos Ave, Los Alamitos, CA 90720-2549  
4876308 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
Harrisburg, PA 17106-9184  
4834008 US Department of Education, po box 3661, harrisburg, PA 17105-3661  
5064761 United Student Aid Funds, Inc (USAFA), PO Box 8961, Madison WI 53708-8961  
4834011 +York Hospital, 1001 s george st, york, PA 17403-3645  
4833974 +bureau of account management, 3607 rosemont avenue, suite 502 po box 8875,  
camp hill, PA 17011-6904  
4833977 citizens one auto financial, po box 42113, providence, RI 02940-2113  
4833984 financial recoveries, po box 1388, mt laurel, NJ 08054-7388  
4833991 memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, NJ 18017-2345  
4833992 memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, PA 18017-2345  
4833995 pa emergency physicians, po box 975213, dallas, TX 75397-5213  
4833996 pasi, po box 188, brentwood, TN 37024-0188  
4833999 penn credit, 916 s 14th st, po box 988, harrisburg, PA 17108-0988  
4834010 +verizon wireless, po box 142589, austin, TX 78714-2589

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Sep 30 2019 23:18:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4833972 EDI: BANKAMER.COM Sep 30 2019 23:18:00 Bank of America, po box 15019,  
Wilmington, DE 19886-5019  
4833976 EDI: RMSC.COM Sep 30 2019 23:18:00 Care Credit Synchrony Financial, po box 960061,  
orlando, FL 32896-0061  
4875863 +EDI: WFNNB.COM Sep 30 2019 23:18:00 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
4833981 EDI: DISCOVER.COM Sep 30 2019 23:18:00 Discover Card, po box 3008,  
new albany, OH 43054-3008  
4833980 EDI: DIRECTV.COM Sep 30 2019 23:18:00 Direct TV, po box 5007,  
carol stream, IL 60197-5007  
4873805 EDI: DIRECTV.COM Sep 30 2019 23:18:00 Directv, LLC, by American InfoSource LP as agent,  
PO Box 5008, Carol Stream, IL 60197-5008  
4836165 EDI: DISCOVER.COM Sep 30 2019 23:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4844345 E-mail/Text: camanagement@mtb.com Sep 30 2019 19:40:47 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
4833994 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Private Loan Trust, po box 9640,  
wilkes-barre, PA 18773-9640  
4861863 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640  
4867805 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Solutions, Inc. on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
4875947 EDI: PRA.COM Sep 30 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4834000 EDI: PRA.COM Sep 30 2019 23:18:00 portfolio recovery associates, 120 corporate blvd,  
norfolk, VA 23502  
4859889 +E-mail/Text: bankruptcynotices@psecu.com Sep 30 2019 19:41:23 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
4834002 +E-mail/Text: bankruptcynotices@psecu.com Sep 30 2019 19:41:23 PSECU, 1 credit union pl,  
harrisburg, PA 17110-2912  
4833998 EDI: RMSC.COM Sep 30 2019 23:18:00 Paypal Credit, po box 105658, atlanta, GA 30348-5658  
4834267 EDI: RECOVERYCORP.COM Sep 30 2019 23:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
5109987 +E-mail/Text: bncmail@w-legal.com Sep 30 2019 19:41:13 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
5109988 +E-mail/Text: bncmail@w-legal.com Sep 30 2019 19:41:13 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,  
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4834004 EDI: RMSC.COM Sep 30 2019 23:18:00 Sams Club Synchrony bank, po box 530942,  
atlanta, GA 30353-0942  
 4872714 +EDI: RMSC.COM Sep 30 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
 5064761 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 30 2019 19:39:23  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
 5033791 EDI: ECAST.COM Sep 30 2019 23:18:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262  
 5033790 EDI: ECAST.COM Sep 30 2019 23:18:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262  
 4833987 +E-mail/Text: julie.baugher@pinnaclehealth.org Sep 30 2019 19:39:53 hanover hospital,  
300 highland ave., hanover, PA 17331-2203  
 4834005 EDI: SWCR.COM Sep 30 2019 23:18:00 southwest credit, 4120 international pkwy,  
suite 1100, carrolton, TX 75007-1958  
 4834006 +EDI: RMSC.COM Sep 30 2019 23:18:00 synchrony bank lowes credit card, 200 crossing blvd,  
bridgewater, NJ 08807-2861

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132  
 cr\* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262  
 4833982\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Card, po box 3008, new albany, OH 43054-3008)  
 4833989\* Hershey Medical Center, po box 854, mail code a410, hershey, PA 17033-0854  
 4834012\* +York Hospital, 1001 s george st, york, PA 17403-3645  
 4834013\* +York Hospital, 1001 s george st, york, PA 17403-3645  
 4834014\* +York Hospital, 1001 s george st, york, PA 17403-3645  
 4834015\* +York Hospital, 1001 s george st, york, PA 17403-3645  
 4834016\* +York Hospital, 1001 s george st, york, PA 17403-3645  
 4834017\* +York Hospital, 1001 s george st, York, PA 17403-3645  
 4833985\* financial recoveries, po box 1388, mt laurel, NJ 08054-7388  
 4833993\* +memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, PA 18017-2345  
 4833997\* pasi, po box 188, brentwood, TN 37024-0188  
 4834003 ##+Renew Financial AFC First, 1005 brookside rd, Suite 200 ,po box 3558,  
allentown, PA 18106-9028  
 4834009 ##USA Funds, po box 6028, indianapolis, IN 46206-6028

TOTALS: 0, \* 13, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-1

User: PRadginsk  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 55

Date Rcvd: Sep 30, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Stephen Wade Parker on behalf of Debtor 2 Ashley L. Guise Mooneybkecf@gmail.com, R61895@notify.bestcase.com  
Stephen Wade Parker on behalf of Debtor 1 Nathan Tyler Guise Mooneybkecf@gmail.com, R61895@notify.bestcase.com  
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Nathan Tyler Guise**  
First Name Middle Name Last Name  
Debtor 2 **Ashley L. Guise**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:16-bk-03836-HWV**

Social Security number or ITIN **xxx-xx-4577**

EIN **-----**

Social Security number or ITIN **xxx-xx-3191**

EIN **-----**

**Order of Discharge****12/18**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan Tyler Guise

Ashley L. Guise  
fka Ashley Lynn Kinard

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

9/30/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**